

Information to identify the case:

Debtor 1	<u>Tara K. Jean</u>	Social Security number or ITIN	xxx-xx-6803
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>James Jean</u>	Social Security number or ITIN	xxx-xx-9156
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-11850-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tara K. Jean
aka Tara K. Jones, aka Tara K. Nelson

James Jean

5/3/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tara K. Jean
 James Jean
 Debtors

Case No. 19-11850-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db/jdb Tara K. Jean, James Jean, 749 Drake Ave, Roselle, NJ 07203-2217
 517997239 Green Dot Bank, Pasadena, CA 91101
 517997246 Thom/Atls/Fortiva Mc, PO Box 105555, Atlanta, GA 30348-5555
 517997247 Toyota Motor Credit, 111 W 22nd St, Hinsdale, IL 60521
 517997233 american web loan, 2128 N 14th St Ste 1, Ponca City, OK 74601-1831
 517997235 carrington mortgage, 1600 S Douglass Rd Ste 110, Anaheim, CA 92806-5951
 517997238 fredrick weinberg, esq., c/o sia card services, 1200 Laurel Oak Rd Ste 104,
 Voorhees, NJ 08043-4317
 517997240 grogan law group, c/o overlook medical, 17 Prospect St, Morristown, NJ 07960-6862
 517997245 +subrogation management team, po box 460409, San Antonio, TX 78246-0409
 517997248 +universal accounting services, po box 807010, Kansas City, MO 64180-7010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov May 04 2019 00:29:21 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 04 2019 00:29:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: PRA.COM May 04 2019 03:58:00 Synchrony Bankc/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517997234 +E-mail/Text: bk@avant.com May 04 2019 00:30:10 Avant LLC, 222 N La Salle St Ste 170,
 Chicago, IL 60601-1101
 517997236 EDI: RCSFNBMARIN.COM May 04 2019 03:58:00 Credit One Bank NA, PO Box 98872,
 Las Vegas, NV 89193-8872
 517997237 EDI: TSYS2.COM May 04 2019 03:58:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
 517997241 +EDI: IIC9.COM May 04 2019 03:58:00 Ic System, 444 Hwy 96 East, Pob 64378,
 St Paul, MN 55164-0378
 517997242 EDI: MERRICKBANK.COM May 04 2019 03:58:00 Merrick Bank Corp, PO Box 9201,
 Old Bethpage, NY 11804-9001
 517997243 EDI: PRA.COM May 04 2019 03:58:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 517997244 +E-mail/Text: rwjebn@rwjbh.org May 04 2019 00:30:29 Robert Wood Johnson, Pob 2330,
 Southgate, MI 48195-4330
 517999536 +EDI: RMSC.COM May 04 2019 03:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkgrou@kmlawgroup.com
 Edward Nathan Vaisman on behalf of Joint Debtor James Jean vaismanlaw@gmail.com,
 G20495@notify.cincompass.com
 Edward Nathan Vaisman on behalf of Debtor Tara K. Jean vaismanlaw@gmail.com,
 G20495@notify.cincompass.com
 Elizabeth K. Holdren on behalf of Creditor BANK OF AMERICA, N.A. eholdren@hillwallack.com,
 jhanley@hillwallack.com/hwbknj@hillwallack.com

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: May 03, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8